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9 October 1967

RETIREMENT COUNSELING PROGRAM

(Areas of concentration in fact finding and Task Force planning)

Organization and Management

Policy; coordination with career services; development of Agency wide support.

Acquisition of Information

Interviews; existing programs and courses; packet handouts, surveys and questionnaires; supplemental placement facilities; reference materials; ads and clipping services.

Indoctrination and Conditioning

Bulletins; newsletters; regular contacts; commendation and awards.

Individual Counseling

Career service coordination; questionnaires; identification of problems and related considerations; extent and substance of centralized Agency counseling; A&E processing.

Seminars

Analyzing programs of other organizations and comparing with Agency's unique needs; relating needs for group treatment; identifying types of participants for each seminar; project a timing/phasing grid for progression of seminars; structure each seminar and schedule speakers.

Re-education or New Training

Use of existing OTR courses; Off-campus courses under Agency sponsorship; half-time scheduling; early retirement with re-employment rights; (As RCP effectiveness increases most training time can be absorbed in off hours by employee, through proper advanced planning.)

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Retiree Marketing

Developing a US-wide network of contributing assets including Agency employees, contractors and retirees; multiply existing outlets and establish broad base of circularizing; set up questionaires for identifying marketable skills and experiences; improve resumés; develop instructions on resumé writing; establish dossiers for all within five years of retirement; evolve an efficient resumé approval procedure with OS and Cover; set up simplified, professional approach to the drafting of resumé covering letters, examine "40 Plus" and similar programs for successful techniques.

Post-Retirement Relationships

CIA-type Civil Service back stopping; correspondence center; support for Agency needs including emergency availability; publishing a Retirement Newsletter.

Legal and Regulatory Actions

Final transfer to permanent residence; severance pay; bonuses; extended leave for education; tuition covering courses of benefit to Agency and individual in preparation for work after retirement; terminal promtions; half-time employment; application of excess sick leave toward time off for individual courses.

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MAJOR CHALLENGES CONFRONTING THE RETIREMENT COUNSELING PROGRAM

1. Reluctance to accept the downward shift in the expected age for retirement, from 62 to 60.

2. The "high-five" impetus compelling persons to hold on - 1963 to 1968; another sizable raise for government employees could further extend this natural compulsion.

3. The post-WWII bulge effecting primarily the officer and managerial levels; children started late with college education coming after retirement; delayed or extended debts.

4. Lack of motivation - in fact resistance - to retirement because of continued good health, peak of professional ability, and deep interest in the work of the Agency.

5. The negative connotations of the 701 program and some "Out Placement" cases which are casting a shadow across the new Retirement Counseling Program.

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RETIREMENT COUNSELING PROGRAM

[redacted]

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Policy	X	X									
Organization & Management	X	X									
Coordination with C S	X										
Acquire & Maintain Agency Support	X										
Acquisition of Information											
Interviews		X	X	X		X	X				
Programs & Courses								-		-	
Packet Handouts			x	x		x			x		
Surveys, etc.			X	X		X			X		
Reference reading material					X						
Existing Employment facilities											X
Ads and clipping service			X								
Seminars											
Relating needs		X									
Identify participant				X							
Timing and Phasing	X	X									
Organization and Management	X	X									
Training											
OTR Aspects	X										
Off-campus courses	X										
Support for Training	X										
Marketing											
Assembling contributions								-		-	
Expanding outlets								-	X		
Questionaires			X			X					
Letters/Resumes		X						-			X
Legal and Regulatory actions											
Severance pay	X						X				
Transfer to legal residence	X						X				
Bonuses	X						X				
Tuition for re-education	X						X				
Half-time employment	X						X				
Terminal promotions	X						X				

25X1A

[redacted] have not yet joined the Task Force

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[redacted] 25X1A

Individual Counseling										
Substance	X	X	X	X		X	X		X	-
C S Coordination	X	X	X			X			X	
Resumes								-		
Questionaires			X			X				
Indoctrination/conditioning										
Newsletter	X						X			
Bulletins		X	X			X				
Awards	X	X								
Regular periodic contacts	X	X								
Re-education										
Agency courses	X									-
Half time										
Retire with re-employment rights										
A&E Processing		X								
Post-Retirement										
Newsletter							X			
Correspondence	X	X								
Emergency availability		X								
CIA type CSC		X								

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28 September 1967

Retirement Counseling Program Task Force

SUBJECT: Determination of 1967 Retiree Group

Steps necessary to ascertain the membership of the 1967 retiree group are as follows:

A. Take cards and group by career service component.

B. Make name listing and date of retirement in 1967.

C. Compare listing with the machine run.

D. Contact component Personnel Officer for confirmation of fact that the listed individuals are still scheduled to retire on the date indicated.

1. Make notation on extensions or appeals pending.

2. Add names that are not on our lists but who, according to the Personnel Officer should be on the list.

3. Make notations on our listings where the individual has already been approved for extension.

E. Make up a Retiree file on each individual (bio-resume as first document, reports of interview, etc.).

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Draft of

18 Sept 67

Development of an Expanded
Retirement Counselling and Assistance Program

1. Retirement Program Planning Task Force

This ~~staff~~ group has been ~~established~~ assembled to develop plans, programs and an organization to implement the Agency's decision to expand our existing retirement assistance programs to a broader coverage of pre-retirement services and activities for our employees.

These broader program activities ~~are to be in effect~~ will be developed by July 1968.

2. Scope of the Program

The establishment of a broader ~~pre~~-retirement counselling and assistance program should be geared to the ~~attainment of three~~ such primary objectives: as ;

(A) To provide services and assistance to our personnel whereby they can prepare themselves for retirement and be ready financially and psychologically to retire when they become eligible or reach mandatory retirement age. In this regard these services are essentially humanitarian in their objectives.

(B) To encourage eligibles to retire when expected so as to provide management with headroom for younger personnel both as regards developmental assignments and grade advancement; AT THE SAME TIME TO ~~to~~ maintain, assist the vitality of Agency operations and activities; to enhance the effectiveness of the work force which makes up our on duty ceiling authorizations.

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(c) Improve morale of our personnel and the Agency's image through constructive programs which will influence departees to leave with an attitude of good will and a continued sense of loyalty.

In order to accomplish the goals cited above several aspects of the pre-retirement program must be implemented from the onset. We must offer specialized services to the group facing retirement between now and 1972 but at the same time initiate broader programs aimed at our younger work force to propagandize them early in their careers and influence them to take the self-help steps essential to long term preparation for eventual retirement when ~~we (and they)~~ the organization expects & they want ~~them~~ to retire. new para.

The younger group must be indoctrinated to form a realistic attitude and discipline themselves to develop the assets they must have ~~or~~ of the benefits of being able to retire when that day arrives. WITHOUT ~~If~~ long term indoctrination OF ALL employees we can expect to be faced with a "late in the game" bulge of employee cases with too little too late who are desperately in need of post-retirement job placement just to make ends meet & make other adjustments

By early counsel, timely information and warnings if necessary, we can influence our employees to incorporate pre-retirement planning into their way of life and avoid the hardships and bitterness which develop through lack of AVOCATIONAL financial and psychological preparation.

In this context we must provide a varied "mix" of programs. In addition to the existing programs of providing technical retirement information to individuals pending retirement and an external placement

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service, we should develop ~~an~~ a phased orientation/education program (both for general employee consumption and selected group use) which would include employee notices, kits of literature on subjects related to the particular needs of the employee "target" group, group conferences, seminars and training courses and an expanded counselling program aimed at self-help orientation.

The selection of approach to the various retiree categories must be done with care so as to provide advice and assistance which is appropriate to our several audiences. For example, conferences or seminars on developing an estate PLAN will be helpful to young er employees who can capitalize on this type of guidance but too late in life to preach to individuals with only a few years to go for mandatory retirement. The closer ~~our~~ a retiree ~~group~~ is to ~~their~~ his termination date the narrower and more selective the assistance that can be provided. We can still utilize the several techniques that are at our disposal but extreme care must be exercised on topic selection for discussions or informational hand-outs. Imminent retirees, for instance, are interested in those aspects of financial planning related to management of their presently accrued assets while a young employee would be interested in financial planning related to building the foundation to supplement their eventual annuity income which would permit them to really "retire" when they become eligible. The older employee's present circumstances are a result of his accumulated efforts and life experiences over his working lifetime. He is what he is

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and nothing can be done to change his essential circumstances except a helping hand to the extent possible in assistance in finding employment if he must work or limited counsel on realizing a better life within his means.

3. <u>Programs to be established to supplement existing services</u>

In addition to the existing retirement services (technical information regarding benefits and external placement assistance) the following programs (not necessarily in order of precedence) should be developed and blended into the retirement related "package".

(A) Preparation of informational material for general and selective distribution to our employees and/or former employees the various categories within our employee group. Subject matter would include the details and technical information regarding our two retirement programs, booklets and brochures covering the gamut of pre-retirement planning subjects (investment, insurance, credit buying, home mortgaging, estate planning, educational funds and scholarships, educational or experience requirements for second careers, labor market and cost of living info for specific geographic areas, etc.)

(B) Development and distribution on a selected basis of check lists, returnable questionaires, retained "self-help" questionaires and other similar aids which can provide a basis to evaluate the effectiveness of the program itself and permit timely reorientation of emphasis or coverage.

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(C) Conferences, lectures by experts, seminars and training courses designed to cover all aspects of pre-retirement and post-retirement planning.

(D) Expanded services for individual counselling interviews to minimize the impact of retirement and lessen the incidence of hardship on both the individual and the organization.

(E) Expanded services to explore possibilities for post-retirement employment.

(F) Establishment of a specialized ~~library~~ Retirement/reading room facility which will appeal to all personnel not just the individual on the verge of retirement. Subject material would cover retirement type literature but in addition provide coverage of pre-retirement planning matter as outlined in "A" above.

(G) Follow up contacts with retirees to determine if assistance is needed and to develop information to improve our programs.

(H) Investigate the feasability of starting an Agency retiree organization.

4. <u>Tasks to be undertaken</u>

(A) <u>Establishment of Guidelines</u>

Before our programs are fully developed or initiated we must be provided guidelines by the Director of Personnel on any limitations, inclusions, or emphasis which Agency management desires. We must also be fully cognizant of Agency organizations, committees or

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individuals who will exercise authority over or influence the conduct of our programs. Who will "coordinate" our proposals?

(B) Develop a theme to advertise our programs

If approval is given to develop a broad pre-retirement counselling and assistance service covering the areas cited in our proposed "Scope of the Program" we must prepare announcements and notices for all employee consumption which will attract all employees and encourage them to identify their personal situation with its aims. We must strenuously avoid any impression among young employees that these programs are aimed only at the "old folks".

Our emphasis on all facets must be presented in a mature manner directed to a mature audience. We should avoid approaches that imply condescension to our senior personnel. Some of the readily available literature used in other agency's or corporation retirement packages borders on the maudlin and is rife with irritating reference to "golden year's", "sunset of life", and suggestions that retirees should look into hobbies such as leather craft and beadwork to while away their leisure hours.

In today's society a 60 year old man or woman is not an old person nor do they consider themselves such. A good percentage of these people are vigorous, in reasonably good health and mentally alert. We must be cognizant of this fact in our selections of materials to be presented.

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(c) Analysis of the retiree and pre-retiree employee groups

We must thoroughly analyze our "retiree" group, that is, the groupings of employees who will retire between the end of calendar year 1967 and 1972. These individuals have already been advised that they will retire on a firm date. Many have been counselled and have received post-retirement placement assistance and are aware of their annuity benefits. We should re-explore each case within the retirement groupings by year and attempt to establish patterns of problems still unsolved which can provide us with a beginning point for selective counselling, briefings, conferences, etc. We can canvass these individuals through interviews or questionaires to obtain information needed to build our program.

Our pre-retirement target group can be broken down into categories (10 years before retirement, fifteen years, and new people just coming aboard). Each category will present opportunities for orientation to assist them to prepare themselves during their remaining working years. In addition to more general type information certain specialized guidance can be developed for each of these categories.

Periodic check ups can be made at yearly intervals to determine what steps people have taken to implement their pre-retirement plan. We may find that goading is necessary to influence their actions or stimulate their awareness of the consequences of imprudence.

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(D) <u>Establishment of "Pilot" programs</u>

Upon completion of an analysis of our priority target (the categories of people who will retire between now and 1972) we can initiate the first phases of our expanded programs. These are supplemental to the existing services which ~~most~~ some of these individuals have already received (i.e. techincal advice on retirement benefits and external placement assistance).

From existing records currently available it is not clear how much counselling or assistance has been given to these individuals by their career services or other elements or individuals. We can and should arrange interviews with these individuals and tactfully explore their attitudes, problems and ideas on what assistance they require or feel should have been provided. We must exercise care in these interviews and keep in mind that we are really seeking information for our guidance which we may collaterally be able to apply to the individual's welfare but avoid implied agreement that he has been given a "raw deal" if he is of this viewpoint.

We must also avoid implied promises of assistance that we cannot realistically provide.

From these sampling interviews we can form a basis to arrange limited group conferences, seminars and other activities directed at common interest topic coverage.

As we are initiating our activities aimed at pending retirees we should also move forward on programs for our employees not

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scheduled to retire before 1972. We can establish our library/reading room immediately. We can select or develop kits of literature for distribution to the various categories of employees. We can plan for a series of conferences, seminars or training sessions as appropriate.

(E) Miscellaneous activities related to the program

There are numerous other tasks which are necessary to the evolution of our planned programs. A few examples are as follows:

(1) Obtain copies of other governmental and private organization retirement and pre-retirement programs for study, evaluation and ideas.

(2) Continue to ~~develop~~ acquire materials for our ~~library~~/reading room (books, pamphlets, periodicals, etc.).

(3) Consult with personnel who have been involved in the existing programs & others who might contribute

(4) Identify "experts" on pre-retirement subjects who might be willing to conduct seminars.

(5) Compile a reference "library" for the Retirement Task Force containing all regulatory and legislative + guidance issuances currently in effect.

(6) Explore legal aspects of paying for external training to assist employees to ultimately qualify for post-retirement employment. For example, we might influence younger personnel to continue on a part time basis their pursuit of graduate degrees

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which would enhance their usefulness to the organization in their continuing career but would also equip them for teaching careers after they retire, etc.

(7) Consolidation of records on pending retirees into a single file which would include all actions taken on his behalf.

(8) Begin to formulate an organizational manning table as relative volume of tasks emerge. The type of organization and staff assignment groupings will be governed by the nature of activities, emphasis and case load of clients. Until these factors are determined we should retain the "task force" approach but add key individuals for permanent retention when a firm organization can be launched.

(9) Early warning from management if mandatory retirement age is to be lowered below age 60 in the case of eligibles under our 50-20-10-5 categories.

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Sept 20, 67

Rough-out of ideas and an "approach" to getting the Retirement Counselling Program moving. Discussed with [redacted] to establish a starting point for action. We discussed it in detail & are agreed ~~that~~ as to the essential approach and scope.

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